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U.S. PTO

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09/03/2001
U.S. PTO
09/823353

Utility
Patent Application
Transmittal

Attorney Docket No. 7056.026
First Inventor or Application Identifier:
Zachariah Cobrinik
Title: **System and Method for Providing an Improved Financial Derivative Product**
Express Mail No. **EE413582671**

[X] STATEMENT PURSUANT TO 35 U.S.C § 122 (b)(2)(B)(i)-(iii) AND 37 CFR § 1.21
DO NOT PUBLISH APPLICATION

APPLICATION ELEMENTS

See MPEP chapter 6000 concerning utility patent application contents.

1. [X] *Fee Transmittal Form(e.g., PTO/SB/17)
(Submit an original and a duplicate for fee processing)
2. [X] Specification [Total pages 24] (preferred arrangement set forth below)
- Descriptive title of the Invention
- Cross References to Related Applications
- Statement Regarding Fed sponsored R & D
- Reference to Microfiche Appendix
- Background of the Invention
- Brief Summary of the Invention
- Brief Description of the Drawings (if filed)
- Detailed Description
- Claim(s)
- Abstract of the Disclosure
3. [X] Drawing(s) (35 U.S.C. 113) [Total Sheets 6]
4. Oath or Declaration
- a. [] Newly executed (original or copy)
b. [] Copy from a prior application
(37 C.F.R. §1.63(d)) (for continuation/divisional with box 16 completed)
i. [] **DELETION OF INVENTOR(S)**
Signed statement attached deleting inventor(s) named in the prior application, see 37 C.F.R. §§1.63(d)(2) and 1.33(b).
5. [] Microfiche Computer Program (*Appendix*)
6. Nucleotide and/or Amino Acid Sequence Submission (*if applicable, all necessary*)
a. [] Computer Readable Copy
b. [] Paper Copy (identical to computer copy)
c. [] Statement verifying identity of above copies
- ACCOMPANYING APPLICATION PARTS**
- 7 [] Assignment Papers (cover sheet & documents)
- 8 [] 37 CFR §3.73(b) Statement [] POA
(*When there is an assignee*)
- 9 [] English Translation Document (*if applicable*)
- 10 [] Information Disclosure [] copies of IDS Statement
- 11 [] Preliminary Amendment
- 12 [X] Return Receipt Postcard
(*Should be specifically itemized*)
- 13 [] **SMALL ENTITY STATUS**
- 14 [] Certified copies of priority document(s)
(*If foreign priority is claimed*)

16. If a CONTINUING APPLICATION, check appropriate box:

[] Continuation [] Divisional [] Continuation-in-part (CIP) of prior Application No

Prior application information: Examiner Group / Art Unit:

CORRESPONDENCE ADDRESS

Customer Number or Bar Code Label



or [] Correspondence address below

(Insert Customer No. or Attach bar code label here) **25546**

PATENT TRADEMARK OFFICE

Name	Barry J. Schindler				
Address	499 Park Avenue				
City	New York		State	NY	Zip Code
Country	USA	Telephone	(212) 328-6135		Fax
Name (print/type)	Barry J. Schindler			Registration No. (Attorney/Agent)	32,938
Signature				Date	March 30, 2001

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

**FEE TRANSMITTAL
for FY 2001**

Patent fees are subject to annual revision.
Small Entity payments must be supported by a small entity statement, otherwise large entity fees must be paid. See Forms PTO/SB/09-12.

Complete if Known

Application Number To Be Assigned

Filing Date March 30,2001

First Named Inventor Zachariah Cobrinik

Examiner Name To Be Assigned

Group / Art Unit To Be Assigned

Attorney Docket No.7056.026

METHOD OF PAYMENT (check one)

1. [] The Commissioner is hereby authorized to charge indicated fees and credit any over payment to:

Deposit Account No. _____
Deposit Account Name _____

[] Charge Any Additional
Fee Required Under
37 CFR 1.16 and 1.17

2. [X] Payment Enclosed:

[] Check [] Money Order [X] Other Credit Card
Payment form

FEE CALCULATION

1. BASIC FILING FEE

Large Entity Small Entity

Fee	Fee	Fee	Fee	Fee Description	Fee Paid
Code (\$)	Code (\$)				
101	710	201	355	Utility filing fee	\$710.00
106	310	206	160	Design filing fee	_____
107	480	207	245	Plant filing fee	_____
108	760	208	355	Reissue filing fee	_____
114	150	214	75	Provisional filing fee	_____
					SUBTOTAL (1) \$710.00

2. EXTRA CLAIM FEES

Total Claims	Extra claims	Fee from below	Fee Paid
65	-20**	= 45 x 18 = 810	

Independent

Claims	-3**	= 19 x 80 = 1520
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Multiple

Dependent		= 2330
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Large Entity	Small Entity	Fee	Fee	Fee Description
Fee	Fee			
106	18	203	9	Claims over 20
102	80	202	40	Independent Claims in Excess of 3
104	270	204	135	Multiple Dependent Claims

FEE CALCULATION

3. ADDITIONAL FEES

Large Entity Small Entity

Fee	Fee	Fee	Fee	Fee Description
Code (\$)	Code (\$)			
105	130	205	65	Surcharge-late filing fee or oath
127	50	227	25	Surcharge-late prov provisional filing fee or cover sheet
139	130	139	130	Non-English specification
147	2,520	147	2,520	For filing a request for reexamination
112	920*	112	920*	Requesting publication of SIR prior to Examiner action
113	1,840*	113	1,840*	Requesting publication of SIR after to Examiner action
115	110	215	55	Extension for reply within first month
116	380	216	195	Extension for reply within second month
117	890	217	445	Extension for reply within third month
118	1,390	218	695	Extension for reply within fourth month
128	1,850	228	945	Extension for reply within fifth month
119	310	219	155	Notice of Appeal
120	300	220	155	Filing a brief in support of an appeal
121	260	221	135	Request for oral hearing
138	1,510	138	1,510	Petition to institute a public use proceedings
140	110	240	55	Petition to revive-unavoidable
141	1,210	241	620	Petition to revive- unintentional
142	1,210	242	620	Utility issue fee (or reissue)
143	430	243	220	Design issue fee
144	580	244	300	Plant issue fee
122	130	122	130	Petition to the Commissioner
123	50	123	50	Petitions related to provisional applications
126	240	126	240	Submission of Information Disclosure Stmt
581	40	581	50	Recording each patent assignment per Property (times number of properties)
146	760	246	380	Filing a submission after final rejection (37 CFR 1.129(a))
149	760	249	380	For each additional invention to be examined (37 CFR 1.129(a))
179	710	279	355	Request for Continued Examination (RCE)

Other fee (specify) _____

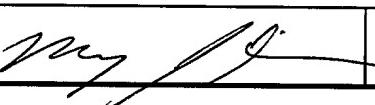
Other fee (specify) _____

* Reduced by Basic Filing Fee Paid

TOTAL: \$3040.00

SUBMITTED BY

Complete (if applicable)

Typed or Printed Name	Barry J. Schindler		Reg. Number	32,938
Signature			Date	March 30, 2001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): Zachariah Cobrinik, Theodore Logan and Andrew Walter
SERIAL NO.: To Be Assigned
FILED: March 30, 2001
ATTY. DOCKET: 7056.026
TITLE: **SYSTEM AND METHOD FOR PROVIDING AN IMPROVED FINANCIAL DERIVATIVE PRODUCT**

EXPRESS MAIL CERTIFICATE

Express Mail Label No. EE413582671-US

Date of Deposit: March 30, 2001

I hereby certify that the following attached paper(s) and/or fee

- (1) Utility Patent Application Transmittal;
- (2) Fee Calculation Sheet;
- (3) Request and Certification Under 35 U.S.C. 122(b)(2)(B)(i);
- (4) Patent Application (comprised of 30 pages, 10 pages of specification, 13 pages of claims, and 1 abstract and 6 pages of figures);
- (5) Credit Card Payment Form in the Amount \$3,040.00 to cover the filing fee;
- (6) A self-addressed stamped postcard, return of which is requested to acknowledge receipt of the enclosed documents.

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. Section 1.10 on the date indicated above and is addressed to the "Assistant Commissioner for Patents, Box New Patent Application, Washington, D.C. 20231"

Respectfully submitted,
DREIER & BARITZ LLP



Paula M. Maleh

Dated: March 30, 2001

CORRESPONDENCE:
DREIER & BARITZ LLP
499 Park Avenue, 20th Floor
New York, NY 10022
Tele: (212) 328-6100
Fax: (212) 328-6101

Request and Certification**Under****35 U.S.C. 122(b)(2)(B)(i)**First Named Inventor: Zachariah SchindlerTitle: **System And Method For Providing an Improved Financial Derivative Product**Docket No. : **7056.026**

I hereby certify that the invention disclosed in the attached application **has not and will not** be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

Date: March 30, 2001

Signature

Barry J. Schindler

Typed or printed name

This request must be singed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(i)).**

Burden Hour Statement: This collection of information is required by 37 CRF 1.213(a). The Information is used by the public to request that an application not be published under 35 U.S.C 122(b) (and the PTO to process that request). Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This form is estimated to take6 minutes to complete. This time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.